

**UNITED STATES DISTRICT COURT  
MIDDLE DISTRICT OF TENNESSEE  
NASHVILLE DIVISION**

-----  
DAIL DESILVA

Plaintiff,

Civil Action No. 3:11-cv-01059

v.

AMERICAN CREDIT & COLLECTIONS, LLC

Defendant.  
-----

**APPLICATION FOR ENTRY OF DEFAULT JUDGMENT**

Plaintiff hereby applies for the entry of default judgment against Defendant, American Credit & Collections, LLC. Defendant was served with Plaintiff's Complaint via personal service on November 10, 2011. (*See* affidavit of service attached hereto as Exhibit A). As of the date of this Motion, Defendant has not filed an Answer and has offered no explanation for their failure to answer the instant complaint. Accordingly, Plaintiff seeks default against Defendant in the amount of four thousand five hundred forty-seven dollars and ninety-five cents (\$4,547.95), representing statutory damages in the amount of one thousand dollars (\$1,000.00), 15 U.S.C. §1692(k)(a)(2)(A), three thousand seventy-eight dollars (\$3,078.00) in attorney fees and four hundred sixty-nine dollars and ninety-five cents(\$469.95) for court costs.

This sum is supported by the Affidavit of undersigned, attached hereto as Exhibit B.

Dated: January 6, 2012

Respectfully submitted,

Dail Desilva  
WEISBERG & MEYERS, LLC

By: /s/ Paul K. Guibao  
Paul K. Guibao  
Attorney for Plaintiff  
Weisberg & Meyers, LLC  
1448 Madison Avenue  
Memphis, TN 38104  
Telephone: (602) 445 9819  
Facsimile: (866) 565 1327  
Email: [PGuibao@AttorneysForConsumers.com](mailto:PGuibao@AttorneysForConsumers.com)

### **CERTIFICATE OF SERVICE**

The undersigned attorney hereby certifies that on January 6, 2012, a true and correct copy of the foregoing document was filed by electronic means through the Court's ECF System. A copy was mailed to the following:

American Credit & Collections, LLC  
921 Oak Street  
Scranton, PA 18508-0075

By: /s/ Paul K. Guibao  
Paul K. Guibao